

a good account, a very low risk of taking a check on that account. If they look up there, for example, and find that it is one of '83 though, that means this check, this account rather has been opened less than a month and since the bulk of the bad checks that are issued are issued on accounts less than thirty days, that have been opened less than thirty days, so therefore, it is a flag. It is not a guarantee to them. There is no guarantee of any kind. It is just that it is a flag to them that this account has only been opened a month. Okay, now go ahead and go through the procedure that you usually go through to check it out. It just lets the well-established people conduct business a little easier and in a little less time than it ordinarily would take and it protects the grocers and retailers to the degree, to the point where you and I have to pay a little less in the form of prices for our groceries or our merchandise because we were helping the retailers and the grocers protect themselves against checks and they didn't have to add quite as much of the cost of bad checks to the price of merchandise that we buy. For that reason I move we advance the bill.

PRESIDENT: The Chair recognizes Senator Beyer.

SENATOR BEYER: Mr. President and members, this particular bill might accomplish some things and it might not, particularly in Sarpy County where we have Offutt Air Force Base located and a lot of mobile people. Some of them keep their accounts where they come from. Some of them move them into the state into our banks that are local and I am afraid that this might cause a problem with those people when they go to cash a check if they start asking them about when that account was opened. Also the people that will move from a larger community into a smaller community will also have the same problem if they change banks and I look at the fact that maybe we could get their accounts into the smaller bank if they come out into our area whereas they would not switch the account if that date is going to be a factor in getting that check cashed. I think there will be just as much hassle over the fact of putting those dates on as there is without the dates. I think your merchants are still going to look in their drawer and through their file as to whether that person has written a check. They do it now. It just has become a force of habit for them to look in that....they have a printout in their drawer as to whether that person's check is any good or not. I just don't see where it would be accomplishing a whole lot to put that added expense of printing those numbers on the check. Thank you.

PRESIDENT: The Chair recognizes Senator Chambers.

SENATOR CHAMBERS: Mr. Chairman and members of the Legislature, I would like to ask Senator Goodrich a couple of questions.